..New York.. Stock Market

DRIVE AT STOCKS

Market Narrow and Dealings Largely of Professional Character.

HOPE IS GAINING GROUND

Little Doing Now, but Street Expects Better Things Soon.

BY BROADAN WALL.

New York, January 5 .- Stocks closed firm to-day under the lend of Union Pacific, which advanced 2 3-8. The drive at prices on Saturday was not continued to-day. For the greater part of the day dealings were entirely professional in a narrow market that encouraged the small operator to play for reactions.

This dullness on declines is called a favorable feature. Any attempt to purchase stocks in quantity brings the

whole list up with a snap.
California Petroleum attracted early
attention by a ten-point rise in the preferred to 60, and a four-point advance
in the common, on advices from the
Pacific Slope of the bringing in of a
5,000-barrel well. Mexican Petroleum
moved up in sympathy from 47 to
49 3-4.

The belated annual report of the Southern Pacific Company was construed as a highly favorable document, with its showing of nearly 10 per cent carned on the stock. The shares re-sponded feebly, enthusiasm expending itself in the upblidding of Union Pacific. At the same time recoveries of a point or more took place in the general list. President Farrell's assertion that he regards business prospects as bright, the first optimistic statement on the steel situation in some time, brought a fractional rally in Steel common. Copper shares were neglected with a somewhat heavy tone.

Trading in Canadian Pacific was very much confused. Early prices from London showed a decline of 11-2 points, which was recovered, only to be lost by a two-point drop later in the day. Selling for foreign account was noted. Another Canadian issue, by Sas-katchewan, of a five-year loan at 4 1-2 per cent will be offered at 96 1-2— further reflecting the urgent need of Canadian provinces for additional financing. This had a depressing effect on the London market.

on the London market.

United States government bonds were firm. Other high grade issues developed broadness and all-around strength was noted in the general bond market. New Haven convertible debentures rose to 104 and Boston and Maine notes jumped to 28. Less than a week ago they soid as low as 22. Rock Island bonds made substantial recoveries from the low prices of Saturday. For the fourth week of December, Canadian Pacific showed a decrease of \$341,000 and Missouri Pacific \$145,700. Louisville and Nashville for November showed a loss of \$97,600 in net. Chesapeake and Ohio declined \$86,600 gross and \$74,000 net, while Norfolk and Western lost \$34,500 net.

Unfavorable traffic returns were

Unfavorable traffic returns were mewhat offset by the announcements f railroad shops resuming operations. Cheerfulness is becoming more apparent as the days go by, although stockbrokers chafe under the narrow markets and consequent meagre com-

Attention is no longer riveted on Washington with dread of new attacks against business. An aggressive trader probably could bring about a general advance in prices by the judicious dis-tribution of buying orders for a few thousand shares.

thousand shares.

New York, January 5.—After moving within narrow and fregular limits for the greater part of the session, to-day's stock market became quite active in the later dealings under the riead of Union Facine, and closed with a humber of material gains. Early trading was dull and changes other than fractional were limited to the oli shares. California Petroleum issues, especially the preferred stock, making sensational gains on unconfirmed reports that a "gusher" of great volume had been discovered. Other petroleum shares moved up in sympathy. The late rise in Union Pacific was attributed to short covering. The strength of Southern Pacific followed the publication of the company's detailed annual report showing earnings of almost 19 per cent ap-

CONTRACTOR STATE OF THE STATE O AETNA LIFE INSURANCE CO.

Aetnaized Office

W. W. HARDWICKE

1110 E. Main St. (Travelers Building)

Richmond, Virginia

Insurance of All Kinds

AETNA ACCIDENT and LIABILITY CO. MARRICHARDONAL SALES OF THE SALES

E. A. BARBER, Jr. Cartified Public Accountant. E. A. BARBER & CO.,

ACCOUNTING, AUDITING,

215 Mutual Building, Thome Mad. 5321.

THE UNION BANK OF RICHMOND 1104 EAST MAIN STREET. \$1.00 MAKES A START, 3 PER CENT INTEREST.

OPEN AN ACCOUNT WITE

Official Range and Sale of Stocks in New York

		THE WAR	TOR IN	BY	THOM	IAS	BRANCH & CO.	(RESERVED)	WALLEY AND	00000000	SUGARANUUM .
Sales.	Stocks.	Open.	High.		Bid. A		Sales, Stocks.	Open.	High.	Low.	Bid. Asked.
Λ	Ilis-Chalmers		a sani	3.00	84	91	700 Kansas City So., com	945	943	043	Closing.
	Ilis-Chalmers, pfd		25-66-68	10000	434	44	1,000 Lehigh Valley	1404	1494	1499	212 248 1499 150
18,500 A	malgamated Copper	728	73	712	72%	.73	200 Liggett and Myers, com	2191	2194	2199	216 220
300 4	m. Agr. Chem., com	. 48	48	48	471	49	200 Liggett and Myers, ofd	1111	1111	1115	111 112
200 A	mer. Beet Sugar, com	224	224	221	224	23	Lorillard Tobacco, com	THE RESERVE TO A			162 168
	merican Can		293	298	299	299	Lormard Tobacco, pfd				108 110
	merican Can, pfd		90	90	894	90	Louisville and Nashville				1337 1341
	mer. Car and Fdry		443	448	37	44k 38	3,100 Mexican Petroleum	. 47	499	47	481 49
	merican Cotton Oil mer. Hide and Lea., pr.			• • • •	204	214	Mo., Kan, and Texas	. 221	221	221	224 224
	merican Linseed Oil		* * *		95	108	1,000 Missouri Pacific		041	244	241 241
	merican Locomotive		321	312	321	329	National Biscuit	. 242	243		120 122
	merican Smelting		64	631	631	641	-2,700 New Haven	77	773	769	77 778
100 A	merican Snuff, com	1604	1603	1603	160	163	1,500 New York Central	914	915	909	914 914
	merican Sugar		1078	1078	1071	108	N. Y., Ont. and Western			1000	251 261
1,200 A	mer. Tel and Tel. Co.,	110	120	119	1198	1204	Norfolk and Western .				1024 1023
	merican Tobacco, com.		2451	2451	244	246	900 Northern Pacific	. 1094	1097	1091	1098 1091
	merican Tobacco, pfd		344	1024	344	1023 348	Pacific Mail		1000	1003	24 244
	naconda Copper	924	941	934	94	941	2,100 People's Gas	1011	1099	1216	1099 1092
	tlantic Const Line				116	1169	P. C. C. and St. L, com.	. 1215	120	1219	83 84
	C. L. of Connecticut				231	235	100 Pittsbprgh Coal, com	. 18	18	18	18 189
	altimore and Ohio	924	921	917	92	921	100 Pressed Steel Car	. 269	262	262	261 27
400 13	ethlehem Steel Co., com	294	294	291	203	293	100 Ry. Steel Spring, com.	. 255	25	255	25 251
	ethlehem Steel Co., pfd		** A A A	*22.		684	38,600 Reading	. 1679	1684	1674	1681 1683
	ritish-Amer. Tob. Co		232	233	238	234	600 Republic Iron and Steel	. 20	201	194	20 204
	rooklyn Rapid Transit.		279	873	270	881	Republic f. and S., pfd. 200 Rock Island		139	101	801 S1 135 137
	entral Leather, com anadian Pacific		2098	2071	208	208	300 Rock Island, pfd	201	204	201	201 21
	alifornia Petroleum		223	194	22	224	300 Seaboard Air Line, com	17	175	17	171 174
	hesapeake and Ohio		60	591	601	61	700 Seaboard Air Line, pfd.	. 46	47	46	469 47
	hicago Great Western.		12	12	111	123	St. Louis-Southw., com				21 214
	hi. Great West., pfd		272	273	278	284	Sloss-Sheffield				27 29
800 C	hl., Mil. and St. Paul	100	1009	100	1003	1009	9,100 Southern Pacific	. 882	90	889	891 90
	rucible Steel Cor., com.		148	149	141	148	600 Southern Railway	. 232	232	28	234 231
	rucible Steel, pfd	881	886	284	89	895	200 Southern Railway, pfd. 2,575 Standard Oll of N. Y	176	1804	176	179 1795
	olorado Fuel and Iron.		307	208	264	28	300 Texas Pacific	131	135	131	13 14
	olorado and Southern onsolidated Gas		1302	1295	1304	1314	27,400 Union Pacific	1545	1562	1544	1561 1562
	orn Products, com		10	10		101	U. S. Cast Iron Pipe, con	1			15 11
	en. and Rio Gran., com.				16	18	1,655 United Cigar Stores	. 948	949	931	94 941
4,700 E			28	274	274	28	600 United States Rubber		588	58	58 581
	rie, 1st pfd		441	4.4	448	446	33,400 United States Steel		583	571	589 584
	ed. Min. and Sm., pfd		:::	411	325	38	United States Steel, pfd				1061 1061 26 28
	eneral Electric		141	141	139	180	VaCar. Chemical VaCar. Chemical, pfd.				96 98
700 G	eo. W. Helme Tob. Co	1053	1264	1259	1265	127	Va. Ry, and Power, com				60 56 1
400 G	reat Northern Ore Ctfs.	334	339	331	333	344	Va. Ry. and Power, pfd				98 101
	linois Central				1075	1083	Wabash				28 3
1.000 1	terboro-Met	144	104	14%	1.5	15%	600 Wabash, pfd	. 74	7 %	72	74 82
1.000 In	terboro-Met., pfd	60#	61	604	604	61	2,700 Western Union	. 60%	612	60%	604 607
1,900 Ir	it. Harvester, com	1004	1001	100%		101	Weyman-Bru. Tob., com		****		220 275
Ir	it. Mer. Marine, com				33	4	600 Ray. Cons. Copper	171	348	331	18 184 331 341
	it. Paper		85	8.3	37	89	4.100 Tenn. Copper Total sales for da				001 041
It	it. Paper, pfd			* * 1	0.1	0.7	TOTAL Sules for da		ou alle	co.	

plicable to capital stock, a gain of about bales; to the Continent, 2,309,142 bales; to Japan, 209,278 bales; to Mexico, 19,844 bales. Last Saturday's favorable bank statement found reflection in easier money rates. Foreign markets played no part in local operations.

There was a varied demand for bonds, the undertone showing firmness. United States goupon is declined 1/2 per cent on call.

New York, January 5.—Money on call firm; highest, 5; lowest, 5%; ruling rate, 45%; closing, 434%. Time loans, easier; sixty and ninety days and six months, 4544%. Prime mercantile paper, 55465%. Sterling exchange strong at \$4.525 for sixty days and at \$4.895 for demand. Commercial bills, \$4.51%. Barsilver, \$75%; Mexican dollars, 44%. Government bonds easy; railroad bonds firm.

RICHMOND STOCK MARKET.

By Caskle G. Burch & Co., Stock and Bond Brokers, 1915 E. Main Street. STATE SECURITIES. Bid. Asked. RAILROAD BONDS.

Va. Ry, and Power Co. pfd.....100 89 Va. Ry, and Power Co. com...109 50% INSURANCE COMPANIES. RAILROAD STOCKS.

Juntic Coast Line, com
Chesapeake and Onto.
Norfolk and Western com
Seabourd Air Line com
Southern Rallway pfd.
Southern Rallway com. BANK AND TRUST CO. STOCKS.
National State and City Bank. 199 2021,
Richmond Trust and Savs. Co. 190
Savinge Bank of Richmond. 25 95
Virginia Trust Company. 100 185
West End Bank. 25 44 MISCELLANEOUS. Va.-Car. Chem. pfd. 8 p. c.....100 96 Va. Building and Loan Co.....100 101

Quotations for interest-paying bonds are at a price to which interest must be added. Income bonds and certificates of indebtedness are flat.

	BOND LIST								
	Atlantic Coast Line 1st 48								
	Atlantic Coast Line-L. and N. 4s								
	A. C. L. conv. 4s (in Baltimore)								
	Chesaneake and Ohio conv. 1'vs (bid)								
	Liggett and Myers 5s	ļ							
	Liggett and Myers 7s (bld)	d							
	Lorillard Company bs	ļ							
	Larment tompans is that forest in a second								
	Norfolk and Western conv. 448	4							
	Seaboard Alr Line stamped 4s (asked)								
	Scaboard Air Line adj. be								
	Southern Railway 48								
	Southern Railway 54								
	United States Steel 2nd 5s	g							
	United States registered 2s. 1939 (bld)								
	United States registered 3s. 1918 (bid)								
	United States Panama 2s (bld)								
	United States registered in (sales)								
g	Virginia-Brown Bros. ctfs								
	Virginia-Car. Chem. 1st 5s (bld)								
	VaCarolina Chem. 1st is (bid)								
4	Va. Ry. and Power Co. 5s (asked)								
	Wabash deb. 4s								
•	Wabash-Pitts, Term. 1st 4s (bid)								

COTTON MARKETS.

Naw York, January 5.—The cotton mar-et broke into new low ground for the sea-on, so far as May and later deliveries were observed, during to-day's early trading, but ter railled several points from the lowest nd closed steady at a net decline of 8 oints on January and il points on February, ut generally net unchanged to 5 points wer.

lower.

Easier Liverpool cables, accompanied by rumors that the South had been a free seller of hedges there this morning seemed to account chiefly for the early weakness. First prices were barely steady at a decline of 73% points and active months soid about 2913 points net lower during the early trading.

As points het lower during the early trau-is. A raily of 5 or 6 points on covering was blowed by renewed weathness under con-nued Liverpool selling, but a good demand an encountered around 12c, for March and 12f for May. This checked the decline, thile offerings became a little less active fiter the close of the English market, and he afternoon rally was accompanied by re-orts of relatively steady interior spot mar-ets.

ris of relatively steady interior spot markcading spot interests were good buyers.
January and March on the early decline,
d also seemed to be buying July against
es of May, but while little trading was
riy active, business was by no means genil, and the chief support was attributed
realizing by recent seiters. At the low
ints of this morning May and July cotton
d about be, under the high level of last
ek, which doubtless attracted profit-takg by shorts, and the way offerings tapered
after the close of Liverpool suggested
at much of the early selling of late spring
d summer positions had been against purases abroad.
Memphis authority reports a ginning of

hases abroad.

A Memphis authority reports a ginn:
13.337,000 bales to January 1, or som
less than sugested by early rumors.

Open, High, Low, Close,
January 11.75 11.51 11.74 11.76
February 11.81 11.81 11.82
March 12.05 12.14 12.00 12.10
 April
 12.62

 May
 11.96
 12.03
 11.96
 11.98

 June
 91.98
 11.91
 11.91
 11.86
 11.96

 July
 11.91
 12.01
 11.86
 11.96
 11.96
 11.65
 11.76
 11.76
 11.76
 11.76
 11.76
 11.76
 11.40
 11.47
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 11.45
 Spot cotton quiet: middling uplands, 12.30; middling gulf, 12.55.

Cotton, quiet; middling, 12.40; net receipts, 5 bales; gross, 5.947 bales; sales, 195 bales; tock, 195.972 bales; to France, 2.402 bales; to o the Continent, 200 bales; Coustwise, 2.177

ties.
Total to-day at all ports Net receipts, 568 bales; export to Great Britain, 2,000 ales; to France, 9,691 bales; to the Contient, 12,965 bales; to Mexico, 610 bales; stock, hent, 12,965 baies; to slexico, to bale school log 281 bales.

Consolidated at all ports—Net receipts, 55,562 bales; export to Great Britain, 15,391 bales; to France, 2,965 bales; to the Continent, 22,765 bales; to Mexico, 610 bales.

Total since September 1 at all ports—Net receipts, 7,011,947 bales; export to Great Britain, 1,938,793 bales; to France, 710,075

New Orleans, January 5.—Cotton was depressed in the early trading to-day, but reacted later, and at one time displayed a small net advance. Excess of bearish sentiment supported the market at a time when reaction was due, according to general belief to an oversold condition.

Opening 7@12 points down, active months traded for a while at a loss of 10@11 points. The main bearish influences were the reduction of 2-16c. In local spot quotations Saturday, talk of large ginning figures and pessimistic comment regarding general business conditions. Toward noon demand increased, and in the afternoon was rather more than the ring could easily meet. Buying was almost entirely to realize profits on short cotton.

The market was strengthened chiefly by

The market was strengthened chiefly by English reports of a good spot demand and the calling of cotton by mills. At the highest of the afternoon the trading months were 293 points net up. The close was steady, unchanged to 2 points net down.

Spot cotton quiet and unchanged; middling, 12%c. Sales on the spot 409 bales and 535 to arrive. Cotton futures closed; January, 12.22; March, 12.37; May, 12.48; July, 12.53; October, 11.55.

LOCAL MARKET QUOTATIONS.

LIVE POULTRY.

LIVE POULTRY.

Chickens, choice, small, ib. 1
Chickens, choice, medium, ib. 1
Chickens, choice, medium, ib. 1
Chickens, large, ib. 1
Hens, ib. 1
Roosters, each 4
Geese, fat, iarge, each 5
Geese, small, each 1
Ducks, large, young, ib. 1
Ducks, small, young, ib. 1
Turkeys, shoice, ib. 2
Turkeys, choice, ib. 2
Turkeys, fair to god 1
Chickens, ib. 1
Chickens, ib. 1
Chickens, ib. 1
Geese, ib. EGGS—Crated.

NEW YORK PRODUCE MARKET.

Phone Madison 837 -

Potatoes—Firm; irginis, late crop, \$1.37@ 2.00; sweets, Southern, 75c.231. Cabbages— Steady. Freights—Quiet. Peanuts—Steady; fancy handpicked, Virginia 54c.; Virginia shelled, No.s 1 and 2, \$3.464c.

shelled. No. 1 and 2, 3%464c.

Except for January, which was steady in absence of tenders, cottonseed oil was easier to-day under selling against crude and lack of outside demand. Closing prices were 1 point higher on January and unchanged to 8 net lower for other months. Sales 8,00 barrels. Prime crude, 5.478.53; prime yellow epot, 6.695.63; January, 6.55; February, 6.75; March, 6.94; April, 7.04; May, 7.18; June, 7.29; July, 7.29; August, 7.35; prime winter yellow, 7.2077.36; prime summer white, 6.5027.15.

CHICAGO GRAIN MARKET.

Chicago, Ill., January 5.—Heavy rains in Argentina, making more certain a big export surplus there, broke down corn again to-day. Despite a steadier feeling at the close the net loss was \$50 ac. Other speculative articles all showed a net decline—wheat, \$60; cats, \$60 ac. and provisions a shade to \$1246.

Cash grain closed: Wheat—No. 2 red, 9679 97c.; No. 2 hard, 894/899c.; No. 2 northern, 5014/369c.; No. 2 spring, 894/c. Corn—No. 2, 614/3667-jec; No. 2 yellow, 644/36c. Oats—No. 2 white, 40c.; standard, 394/3934c. Leading futures ranged as follows: Open. High. Low. Close.

Jan. 33

Mny 403;
July 3345;

MESS PORK-Per bbl.

Jan. 20.32

May 20.85

LARD-Per 100 bs.

Jan. 10.67

MuB 11.05

SHORT RIBS-Per 100 bs. Elgin, 111., January 5 .- Butter-Firm at 25c.

Haltimere, Md., January 5.—Wheat-Market strong; spot. No. 2 red. 85½c.; spot. No. 2 red. western, 95½c.; January, No. 2 red. 95½c.; Corn-Dull and lower; January, 65½c.; Southern white, 55%csc.; Southern yellow, 65%csc.; Oats-Steady; standard white, 44½c.; No. 2 white, 44%4c. RICHMOND GRAIN MARKET. No. 3 red.
Virginia, bog lots.
CORN-Car lots (new).
No. 2 white.
No. 3 white.
No. 3 mixed.
Va., bag lots, or on cob (dry)
Corn on the cob (Western).
OATS-Car lots.
No. 3 mixed.
No. 3 mixed.
No. 3 mixed.
No. 3 white.

NEW YORK PRODUCE MARKET.

New York January 5.—Wheat—Firm; No. 2 red. \$161.09\(\frac{1}{2}\); No. 1 northern, Duluth, \$1.09\(\frac{1}{2}\); Orn—Weak at \$65\(\frac{1}{2}\); Elbur—Quiet. Hides—Steady; Bogota, \$2\(\frac{1}{2}\); Bogota, \$2\(

companies. Endowment at ordinary life rates.

W. A. CRENSHAW, Agent

3% Interest

Allowed on personal and savings accounts, subject to check.

Virginia Trust Co.

In the Travelers Building, Richmond, Virginia.

downward this month. Fancy overcoatings were opened for fall to-day, the price re-ductions not exceedings 7 per cent on one line. Yarns were final.

NAVAL STORES.

Wilmington, N. C., January 5.—Spirits Turpentine—Steady at 434c.; receipts 4 casks.
Rosin—Steady at \$3.55; receipts 12 barrels.
Tar—Firm at \$2.69; receipts 6 barrels. Crude
Turpentine—Firm at \$242.00; receipts 4 bar-

Turpentine rels.

Savannah, Ga., January 5.—Turpentine—Quoted at 444@444%c; sales 207 casks. Rosin—Firm; sales 1,056 barrels; receipts 563 barrels; stock, 174,680 barrels. Quote: A. B. \$3.77½ C. D. \$3.75; E. \$3.77½.

Weetings

Old Dominion Trust Company, Inc.
December 26, 1913.
TO THE STOCKHOLDERS—NOTICE
Is hereby given that the regular annual meeting of the stockholders of
Old Dominion Trust Company, Incorporated, will be held at the office of
the company, No. 900 East Main
Street, Richmond, Va., on Wednesday, January 14, 1914, at 12 o'clock
noon, for the purpose of electing directors of the company and the
transaction of such other business
as may properly come before the
meeting.
The stock transfer books of the
company will be closed at 12 o'clock
noon, on January 2, 1914, and remain
closed until twenty-four hours after
the final adjournment of said meeting.
W. H. SLAUGHTER,
Secretary.

The First National Bank of Richmond, Va.
December 12, 1913.
THE REGULAR ANNUAL MEETING of the stockholders of the First National Bank of Richmond, Va., for the election of directors and for the transaction of any other business which may properly come before said meeting will be held TUESDAY, JANUARY 13, 1914, at 12 o'clock noon in the directors' room of the bank, Ninth and Main Streets, Richmond, Va.

W. M. ADDISON, Cashier.

National State and City Bank,
Richmond, Va., December 13, 1913.
HE ANNUAL MEETING OF THE
stockholders of this bank will be held
in its banking house TUESDAY,
JANUARY 13, 1914, at 12 noon, for
the transaction of any business that
may properly come before the meetmay properly come before the meeting.

JULIEN H. HILL,
Cashier,

THERE WILL BE A CALLED

communication of Meridian
Lodge, No. 284, A., F. & A. M.,
held at Masonic Temple THIS (Tuesday) EVENING at 7:30 o'clock for
work and instruction. Members of
sister lodges and transient brethren
cordially invited to be present.

By order of

H. F. RYDER

H. F. RYDER, Worshipful Master, J. L. BECK, Secretary.

Richmond, Va., December 27, 1918.
THE REGULAR ANNUAL MEETING of the stockholders of the Virginia Silk Co. will be held at the office of the company, Twenty-second and Decatur Streets, South Richmond, Va., on THURSDAY, THE 15TH DAY OF JANUARY, 1914, at 4 o'clock P. M.

W. S. WORTHAM, Secretary, NO. 10—A STATED COMMUNIcation of Richmond Lodge, No.
10, Ancient, Free and Accepted
Masons, will be held in the Masonic
Temple THIS (Tuesday) EVENING,
January 6, 1914, at 7:30 o'clock. Members of sister lodges and transient
brethren fraternally invited.
By order of the Worshipful Master.
R. L. VANDEVENTER,
Secretary.

Virginia Trust Company,
Richmond, Va., Dec. 31, 1913.

FHE ANNUAL MEETING OF THE stockholders of this company will be held at the office of the company, in the city of Richmond, Va., on TUES-DAY, JANUARY 20, at 12 o'clock noon.

L. D. AYLETT, Secretary. Secretary.

Office Guarantee Building C poration.
Richmond, Va., December 1, 1913.

THE ANNUAL MEETING OF THE stockholders of this corporation will be held at its office, No. 6 North Tenth Street, Tuesday, January 13, 1914, at 4 o'clock P. M.

GEORGE C. JEFFERSON, Secretary.

NOTICE ANNUAL MEETING. THE SHAREHOLDERS OF THIS bank will hold the annual election of directors and consider such other business as can properly come before them, at their banking house, on Tuesday, January 13, 1914, at 12 M. THE AMERICAN NATIONAL BANK OF RICHMOND, VA.

O. B. HILL. Cashier.

The Union Bank of ginta.

THE ANNUAL MEETING OF THE stockholders of the Union Bank will be held at its banking house, No. 1104 East Main Street, on Thursday, January 8, 1914, at 12 o'clock noon. GEO. W. CALL, Cashler. The Union Bank of Richmond, Vir-

Cashler.

TO THE STOCKHOLDERS OF THE Bank of Commerce and Trusts.—You are hereby notified that the regular annual meeting of the stockholders of the Bank of Commerce and Trusts will be held in the office of the company, 901 East Main Street, on TUES. DAY, the 13th day of January, A. D. 1814, at the hour of 12 M. for the purpose of electing directors of the company for the ensuing year, and the transaction of any and all other business which may come before the meeting.

JOHN T. WILSON,

JOHN T. WILSON, President.

The Church Hill Bank, Inc., of Richmond, Va.

December 24, 1913.

THE REGULAR ANNUAL MEETING of the stockholders of the Church Hill Bank, Inc., of Richmond, Va., for the election of directors and for the transaction of any other business which may properly come before said meeting, will be held Tuesday, January 13, 1914, at 4:30 P. M., in the directors' room at the bank, 2500 East Broad Street, Richmond, Va.

O. E. PARRISH,

President.

Virginia State Insurance Company,
Richmond, Va., January 2, 1914.
HE ANNUAL MEETING OF THE
stockholders of this company will be
held at the office of the company,
in the city of Richmond, Va., on
Thursday, January 22, 1914, at 12
o'clock noon.
WILLIAM R. MILLER,
Treasurer.

Sydnor & Hundley, Inc.,
Richmond, Va.

THE ANNUAL MEETING OF THE stockholders of this company will be held in the office of the company Tuesday, January 20, 1914, at 4 o'clock P. M., for the transaction of such business as may come before the meeting.

W. M. GHAMORE, Secretary.

W. M. GILMORE, Secretary.

Richmond Trust & Savings Co., Inc.

January 2, 1914.

THE ANNUAL MEETING OF THE stockholders of this company will be held in its banking house Tuesday, January 20, 1914, at 12 M. for the election of directors and for the transaction of any other business that may properly come before the meeting.

R. J. WILLINGHAM, JR.,

Secretary.

Dibibend Potices

Atlantic Coast Line Railroad Company,
Office of the Treasurer.
Wilmington, N. C., Dec. 27, 1913.
THE BOARD OF DIRECTORS OF ATlantic Coast Line Railroad Company has declared a dividend of three and one-half per cent on the common capital stock of that company, payable at the office of the treasurer, at Wilmington, N. C., on and after January 10, 1914, to stockholders of record on the 20th day of December, 1913. The transfer books are closed from December 19, 1913, to January 10, 1914, both of Treasurer.

SEABOARD AIR LINE RAILWAY,

Treasurer.

SEABOARD AIR LINE RAILWAY,
Five Per Cent Adjustment Mortgage Gold
Bonds.

The semiannual instalments of interest on
this Company's Adjustment Bonds, amounting to 2½% (\$25.00), represented by Coupons
Nos. 15 and 16 for \$12.50 each, will be plid on
and after February 2, 1914, at the office of
Messrs, Blair & Co., No. 24 Broad Street,
New York,

Seaboard Air Line Railway,
By D. C. PORTEOUS, Secretary,
New York, December 19th, 1918.

A Steadfast Friend for 1914

Is a bank account with this strong institution.

It safeguards your interests, helps your credit and enables you to borrow when in need.

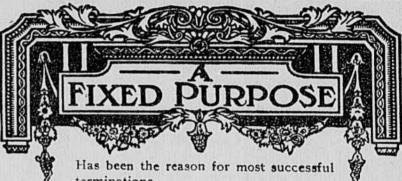
Loans to its customers on real estate and approved

Solicits business, personal and savings accounts.

3% Interest Paid on Savings.

BANK OF COMMERCE AND TRUSTS

Acts as Executor, Administrator, Trustee, etc. Capital and Surplus,



terminations. This strong company, when acting as your Executor or Trustee, can carry out your intentions if death should call you in the midst of your plans.

Interviews Invited.

Old Dominion Trust Co.

Capital \$1,000,000 Surplus \$1,000,000

TARREST TO THE TARREST AND THE TARREST TO THE TARRE

This bank has been built up largely by giving customers kindly and intelligent service, by manifesting genuine interest in individual accounts and individual successes. During the coming year we expect to continue this satisfactory service, which has been so pleasing to our thousands of customers in the past. On our merits as a safe, reliable institution we bespeak a portion of your patronage.

First National Bank

Capital and Surplus - - \$3,000,000

The Suitor

Asking the father for the daughter's hand, should HANG HIS HEAD IN SHAME if he has no life insurance

The Life Insurance Company of Virginia The OLDEST, the LARGEST, the STRONGEST Southern Life Insurance Company

Life Insurance Company of Virginia Square, Capitol Street.

Big Men---

Say that the best way to accumulate a fortune is to start SAVING while young, and ADD to it systematically. No matter how small the start is—\$1 or \$50—your account will be welcome.

Start it TO-DAY. We pay 3 Per Cent Interest on Savings. Central National Bank

- - \$400,000.00